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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/849,297	05/04/2001	Robert Miles Saunders	1031/1	8662
27774	7590	07/17/2007	EXAMINER	
MAYER & WILLIAMS PC 251 NORTH AVENUE WEST 2ND FLOOR WESTFIELD, NJ 07090			TOMASZEWSKI, MICHAEL	
ART UNIT		PAPER NUMBER		
3626				
MAIL DATE		DELIVERY MODE		
07/17/2007		PAPER		

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	09/849,297	SAUNDERS, ROBERT MILES	
	Examiner	Art Unit	
	Mike Tomaszewski	3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 20 April 2007.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 22 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 22 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892) 4) Interview Summary (PTO-413)
2) Notice of Draftsperson's Patent Drawing Review (PTO-948) Paper No(s)/Mail Date. ____ .
3) Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date ____ . 5) Notice of Informal Patent Application
6) Other: ____ .

DETAILED ACTION

Notice To Applicant

1. This communication is in response to the amendment filed on 4/20/07. Claims 1-21 and 23 have been cancelled. Claim 22 is pending.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

3. Claim 22 is rejected under 35 U.S.C. 103(a) as being unpatentable over *Baldwin* (Baldwin, Ben G. "The New Life Insurance Investment Advisor" Copyright 1994. McGraw-Hill. pp. 45-47.), in view of *Banks* (5,913,198; hereinafter *Banks*).

(A) As per currently amended claim 22, *Baldwin* discloses a computer-implemented method for managing terms and conditions of a contract governing an investment style life insurance policy for an insured over a computer network, the investment style life

insurance policy including at least a term insurance component and an investment component, the method comprising:

- (1) receiving by an issuer of the investment style life insurance policy designation of the term insurance component or the investment component by the insured (Baldwin: pg. 45-47);
- (2) issuing by the issuer the investment style life insurance policy (Baldwin: pg. 45-47); and
- (3) issuing under the terms and conditions of the contract and by the issuer the investment style life insurance policy to the insured (Baldwin: pg. 45-47).

Baldwin, however, fails to expressly disclose a method for issuing an investment style life insurance policy to an insured over a computer network comprising:

- (4) receiving, transmitting, and issuing insurance information via a computer network;
- (5) designation of a replacement for the term insurance component or the investment component;
- (6) revising insurance policy with a replacement component responsively to the designation; and

- (7) the revised investment style life insurance policy having the replacement component.

Nevertheless, these features are old and well known in the art, as evidenced by *Banks*. In particular, *Banks* discloses a method for issuing an investment style life insurance policy to an insured over a computer network comprising:

- (4) receiving, transmitting, and issuing insurance information via a computer network (*Banks*: abstract; Fig. 1);
- (5) designation of a replacement for the term insurance component or the investment component (*Banks*: col. 5, lines 57-60);
- (6) revising insurance policy with a replacement component responsively to the designation (*Banks*: col. 5, lines 57-60); and
- (7) the revised investment style life insurance policy having the replacement component (*Banks*: col. 5, lines 57-60).

One of ordinary skill in the art would have found it obvious at the time of the invention to combine the teachings of *Banks* with the teachings of *Baldwin* with the motivation of providing a means for flexibly modifying investment style life insurance policies and mitigating risks and liabilities such as tax (*Banks*: abstract).

Response to Arguments

4. Applicant's arguments with respect to claim 22 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

5. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Mike Tomaszewski whose telephone number is (571)272-8117. The examiner can normally be reached on M-F 7:00 am - 3:30 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on (571)272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

MT




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